Case 17-11096-mdc Doc 63 Filed 08/23/17 Entered 08/23/17 15:20:41 Desc Main Document Fill in this information to identify the case: Thomas W Horton Debtor 1 Christen A Horton Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: Eastern 17-11096 Case number Official Form 410S1 **Notice of Mortgage Payment Change** 12/15 If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1. Name of creditor: Santander Bank, N.A. Court claim no. (if known): Last 4 digits of any number you use to Date of payment change: 09 , 15 , 17 identify the debtor's account: Must be at least 21 days after date of this notice s 537.31 New total payment: Principal, interest, and escrow, if any Part 1: **Escrow Account Payment Adjustment** 1. Will there be a change in the debtor's escrow account payment? Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$_____ New escrow payment: Part 2: **Mortgage Payment Adjustment** Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account? Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Current interest rate: New interest rate: Current principal and interest payment: \$______ New principal and interest payment: \$ Part 3: **Other Payment Change** 3. Will there be a change in the debtor's mortgage payment for a reason not listed above? Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: Number of days in month change payment amount Current mortgage payment: \$ 489.32 New mortgage payment: \$ 537.31

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Debtor 1	Thomas W Horton				Case number (if known) 17-11096		
	irst Name Middle N	ame Last Name			Case	Humber (it known)	
Part 4: Si	ign Here						
The person telephone n		Notice must sign it.	Sign and prin	t your nam	e and y	your title, if any, and state your address and	
Check the ap	propriate box.						
lam t	the creditor.						
☐ I am t	he creditor's author	orized agent.					
l declare ur knowledge	nder penalty of p , information, ar	perjury that the inf ad reasonable beli	ormation pro	ovided in t	his cla	im is true and correct to the best of my	
★	felisse	tip			Date	08 23 2017	
Print:	Melissa First Name	A Middle Name	Epler Last Name		Title	Bankruptcy Administrator	
Company	Santander Ba	nk, N.A.					
Address	601 Penn Stre						
	Number Reading	Street	PA	19601			
	City		State	ZIP Code			
Contact phone	(610) 378_	6983			Email	DeftBkr@santander.us	

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STATEMENT OF ACCOUNT

 Account Number:
 07/19/2017

 Statement Period From:
 07/19/2017

 Statement Period Through:
 08/18/2017

 Days in Statement Period
 31

 Current Balance
 150,367.46

 Credit Line Amount:
 0.00

 Available Credit
 0.00

THOMAS W HORTON 5 COLLEGEVIEW DR MALVERN, PA 19355-1968

 Minimum Payment:
 1,160.94

 Payment Due Date:
 09/15/2017

IMPORTANT MESS	GES	

Total Minimum Payment Due	\$1,160.94	Ending Balance	\$150,367.46
Fees Due	\$118.00		
Late Charges Due	\$0.00	INTEREST CHARGE	537.31
Past Due Amount	\$505.63	Payments Received	\$489.32
INTEREST CHARGE Due	\$537.31	Advances	\$0.00
Principal Due	\$0.00	Beginning Balance	\$150,319.47

SUMMARY OF REVOLVING ACCOUNT BALANCE				
Periodic Rate From	07/19/2017	Periodic INTEREST CHARGE	\$537.31	
Periodic Rate Through	08/18/2017	ANNUAL PERCENTAGE RATE	4.2400	
Daily Periodic Rate*	.0001161644			
Balance Subject to Interest Rate	\$149,206.52	Ending Principal	\$149,206.52	
* The daily periodic rate may	varv			

	The state of the s	ANSACTION ACTIVITY SINCE YOUR LAST STAT		
Posting Date	Effective Date	Activity Description	Amount	Balance
	07/19/2017	BEGINNING PRINCIPAL		149,206.52
07/28/2017	07/27/2017	PAYMENT RECEIVED - THANK YOU	489.32	149,206.52
		** INTEREST CHARGE **	489.32	
	08/18/2017	ENDING PRINCIPAL		149,206.52
*******	*******	****************** FEES ***********	*******	******
		TOTAL FEES THIS PERIOD	0.00	
*******	******	INIEKEDI CHARGED	******	******
		TOTAL INTEREST THIS PERIOD	537.31	

Please return this portion with your check

THOMAS W HORTON 5 COLLEGEVIEW DR MALVERN, PA 19355-1968

Make Check Payable To:

SANTANDER BANK, N.A. P.O. BOX 16255 READING, PA 19612-6255

Case 17-11096-mdc Doc 63 Filed 08/23/17 Entered 08/23/17 15:20:41 Desc Main Document Page 4 of 4 UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Thomas W Horton Christen A Horton

Chapter 13 Case No. 17-11096 Honorable Magdeline D Coleman

Debtors

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on August 23, 2017, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 23rd day of August 2017.

Melissa A. Epler Santander Bank, N.A. Bankruptcy Administrator

601 Penn Street Reading, PA 19601 (610) 378-6983

Email: <u>DeftBkr@santander.us</u>

VIA US MAIL

Thomas & Christen Horton 5 Collegeview Drive Malvern, PA 19355

William C Miller Chapter#13 Trustee 1234 Market Street Ste 1813 Philadelphia, PA 19107

VIA EMAIL

Matthew R Nahgang Matthew R Nahgang Attorney at Law mnahrgang@verizon.net